

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Keith B Gould
 Debtor

Case No. 19-12217-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db +Keith B Gould, 49 Knickerbocker Ln, Malvern, PA 19355-1680
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14303258 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 14303266 +EAST WHITELAND TOWNSHIP, 209 CONESTOGA RD, Malvern, PA 19355-1625
 14312590 +GLENHARDIE COUNTRY CLUB, 1399 OLD EAGLE SCHOOL RD, Wayne, PA 19087-1598
 14312591 +Heather Burns Pozniak Esq, Lentz Cantor Massey, 460 East King Rd, Malvern, PA 19355-3049
 14303267 +Kim Gould, 49 KNICKERBOCKER LN, Malvern, PA 19355-1680
 14303268 +MALIN STATION CONDO ASSOC, 427 EXTON COMMONS, Exton, PA 19341-2451
 14362479 +Malin Station Condominium Association, Inc., c/o Robert J. Lohr II, Lohr & Associates, Ltd., 1246 West Chester Pike, Suite 312, West Chester, PA 19382-5683
 14303271 +Santander Consumer USA Inc., 2208 Highway 121 Ste 100, Bedford, TX 76021-5981
 14312595 VISION FINANCIAL CORP, PO BOX 460260, Saint Louis, MO 63146-7260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: richard@lipowlaw.com Aug 03 2019 02:01:51 RICHARD N. LIPOW, Lipow Law Office, 629 Swedesford Road, Malvern, PA 19355

tr +EDI: QRHHOLBER.COM Aug 03 2019 05:58:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Aug 03 2019 02:03:08 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Aug 03 2019 02:02:47 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 03 2019 02:02:58 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14312577 EDI: AMEREXPR.COM Aug 03 2019 05:58:00 AMERICAN EXPRESS, PO BOX 360001, Fort Lauderdale, FL 33336-0001
 14312576 EDI: AMEREXPR.COM Aug 03 2019 05:58:00 AMERICAN EXPRESS, PO BOX 1270, Newark, NJ 07101-1270
 14336966 EDI: BECKLEE.COM Aug 03 2019 05:58:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14303256 +E-mail/Text: rperez@arcadiarecovery.com Aug 03 2019 02:02:55 Arcadia Recovery Bureau, 645 Penn St, Reading, PA 19601-3543
 14303255 +E-mail/Text: rperez@arcadiarecovery.com Aug 03 2019 02:02:55 Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559
 14342783 EDI: RESURGENT.COM Aug 03 2019 05:58:00 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14303257 EDI: BANKAMER.COM Aug 03 2019 05:58:00 Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
 14303259 +EDI: TSYS2.COM Aug 03 2019 05:58:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 14303260 +EDI: TSYS2.COM Aug 03 2019 05:58:00 Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 14303261 +E-mail/Text: notices@burt-law.com Aug 03 2019 02:03:19 Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 14303263 +EDI: CAPITALONE.COM Aug 03 2019 05:58:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
 14303262 +EDI: CAPITALONE.COM Aug 03 2019 05:58:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14324870 +EDI: AIS.COM Aug 03 2019 05:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 14303265 +EDI: CONVERGENT.COM Aug 03 2019 05:58:00 Convergent Outsourcing, Inc., 800 Sw 39th St, Renton, WA 98057-4927
 14303264 +EDI: CONVERGENT.COM Aug 03 2019 05:58:00 Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
 14303269 +EDI: MID8.COM Aug 03 2019 05:58:00 MIDLAND FUNDING LLC, PO BOX 2011, Warren, MI 48090-2011
 14303270 +EDI: DRIV.COM Aug 03 2019 05:58:00 Santander Consumer USA Inc., Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
 14341154 EDI: BANKAMER.COM Aug 03 2019 05:58:00 The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
 14312596 +EDI: WFFC.COM Aug 03 2019 05:58:00 WELLS FARGO BANK, 435 FORD ROAD STE 300, Minneapolis, MN 55426-4938

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0313-2

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14312579* +Arcadia Recovery Bureau, 645 Penn St, Reading, PA 19601-3543
14312578* +Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559
14312580* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)
14312581* +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
14312582* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14312583* +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14312584* +Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
14312586* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14312585* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14312588* +Convergent Outsourcing, Inc., 800 Sw 39th St, Renton, WA 98057-4927
14312587* +Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
14312589* +EAST WHITELAND TOWNSHIP, 209 CONESTOGA RD, Malvern, PA 19355-1625
14312592* +Kim Gould, 49 KNICKERBOCKER LN, Malvern, PA 19355-1680
14312593* +MALIN STATION CONDO ASSOC, 427 EXTON COMMONS, Exton, PA 19341-2451
14312594* +MIDLAND FUNDING LLC, PO BOX 2011, Warren, MI 48090-2011

TOTALS: 0, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

HEATHER BURNS POZNIAK on behalf of Creditor Malin Station Condominium Association, Inc.
hbpozniak@lantzlaw.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
et al. bkgroup@kmlawgroup.com
RICHARD N. LIPOW on behalf of Debtor Keith B Gould richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT J. LOHR, II on behalf of Creditor Malin Station Condominium Association, Inc.
bob@lohrandassociates.com, leslie@lohrandassociates.com/r59687@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Keith B Gould	Social Security number or ITIN	xxx-xx-0151
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 4/8/19
Case number:	19-12217-elf	Date case converted to chapter	7 7/26/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Keith B Gould	
2. All other names used in the last 8 years		
3. Address	49 Knickerbocker Ln Malvern, PA 19355	
4. Debtor's attorney Name and address	RICHARD N. LIPOW Lipow Law Office 629 Swedesford Road Malvern, PA 19355	Contact phone (610) 251-2500 Email: richard@lipowlaw.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/2/19
** AMENDED NOTICE – DIFFERENT TRUSTEE AND MEETING TIME **		
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 5, 2019 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 601 West Town Road, West Chester, PA 19380
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 11/4/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	